



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: McParland et al.  
Serial No.: 10/736,126  
For: CREDIT LIMIT RECOMMENDATION  
Filed: 15 DEC 2003  
Examiner: Hani M. Kazimi  
Art Unit: 3691  
Confirmation No.: 5765  
Customer No.: 27,623

Attorney Docket No.: 384.7879USU

**AMENDMENT**

**Mail Stop Amendment  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450**

Dear Sir:

Applicants are submitting the present document in response to an Office Action dated 30 JUL 2007 (hereinafter "the Office Action") for the above-noted application. Please amend the application as follows:

**Amendments to Claims** begin on page 2 of this paper.

**Remarks** begin on page 6 of this paper.